

# Putting people first

Understanding  
the health needs  
of different  
generations  
in the workplace



## Putting people first

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# Understanding the health needs of different generations in the workplace

**When it comes to their health, everyone has different needs.**

From juggling work and family life, to worrying about posture in the workplace. Trying to balance the **physical, mental, and financial health** of employees can pose a big challenge for employers.

**We've got you.**

This guide aims to give you a useful overview of the most common physical, mental and financial health needs of your employees, broken down by generation.



# Helping people thrive

**"My priority is helping people thrive and our people at Benenden Health reflect the national workforce in spanning four generations.**

Common threads in a health and wellbeing strategy can help all generations – breaking down the stigma around mental health in the workplace is just one example. We must also recognise there are specific needs of each generation too, whilst at the same time avoiding generational stereotyping and dispelling unhelpful myths, such as older workers all being technologically incapable or younger workers all being less reliable.

Actively looking to understand what drives employee wellbeing is also key – providing employees with forums and opportunities to express what they find challenging and what they need help and support with – this could range from help with fertility or working families to menopause support or back and neck pain.

We have created this guide to help employers understand the most common health issues for working people today and how those issues are experienced by people in different generational cohorts, making you more equipped to be able to support your people and create a happier and more motivated workforce."

**Rebecca Mian,**  
Head of HR for  
Benenden Health



## The multigenerational workforce

# Defining the four generations

**Baby Boomers, Generation X, Millennials and Generation Z make up the four generations currently in the workplace:**

Name of generation	Baby Boomers	Generation X	Millennials	Generation Z
<b>Years of birth*</b>	1945-1959	1960-1980	1981-1994	1995-2009
<b>Current age</b>	Mid 60s to late 70s	Mid 40s to mid 60s	Late 20s to early 40s	Mid teens to late 20s
<b>Size of generation<sup>1</sup></b>	13.9 million	14 million	14.4 million	12.7 million
<b>Population in work<sup>2</sup></b>	3.7 million	11.4 million	12.2 million	4.3 million
<b>Significant news events</b>	Post war boom Swinging sixties Apollo moon landings Civil Rights movement	End of Cold War Fall of Berlin Wall Thatcherism Live Aid Lockerbie bombing	9/11 terrorist attacks Release of PlayStation Invasion of Iraq Reality TV	Financial crash Energy crisis Arab Spring Covid-19 Equal marriage
<b>Evolution of the workplace</b>	Everything analogue Typewriters and office Memos Telephone	Transition to technology Memos to emails Teleconferencing	PCs at most workstations Transition to digital first Videoconferencing	Digital first Multiple devices Social media as primary communications Video calling – always connected
<b>Health considerations</b>	Complex and chronic health conditions	Menopause and caring responsibilities	Juggling work and families Pregnancy and early parenting	Musculoskeletal issues and mental health

\*No official commission or group decides what each generation is called and when it starts and ends. For the purposes of this report, we have used the widely accepted birth years listed in the table.

The most common  
**physical,**  
**mental**  
and  
**financial**  
**health**  
needs of your  
employees

Understanding health needs

# Physical health

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pregnancy and  
the menopause



# Musculoskeletal issues

**Musculoskeletal (MSK) conditions include joint, bone, muscle and nerve pain. They can range from minor injuries to long-term conditions.**

MSK conditions are the second biggest cause of work-related ill health. Behind stress, depression and anxiety, MSK conditions account for 30% of GP consultations in England.<sup>3</sup> These conditions can get worse when someone is working from home regularly without the right kit.<sup>4</sup>

But working from home isn't the only contributing factor to MSK conditions.

If we look at the labour market, the number of people out of work due to back or neck problems, rose by 31% between 2019 and 2022.<sup>5</sup> For those where working from home is impossible, it can be difficult to manage MSK conditions so it's not surprising that non-remote industries have higher rates of employees on long-term sick leave.

**MSK conditions account for**

# 30%

**of GP consultations in England.<sup>3</sup>**

# 31%

**rise in those out of work due to back or neck problems between 2019 and 2022.<sup>5</sup>**

## Baby Boomers

More likely to be suffering from complex health issues, as the risks for many health conditions increase with age. Poor health is the most common reason people stop working before they want to.<sup>6</sup>

## Generation X

MSK conditions, such as osteoarthritis (joint pain and stiffness) and rheumatoid arthritis (inflammation of the joints) are commonly associated with ageing, genetics and those who are overweight.<sup>7</sup>

## Millennials

Those aged 25-34 in the labour force are increasingly leaving due to neck and back problems<sup>7</sup>, with long-term sickness increasing by 42%. Millennials are also most likely to be having babies<sup>8</sup> and raising small children (for pregnancy-related issues please see page 14), all of which has an impact on the joints and the back.

## Generation Z

Hybrid working and excessive screen time can take a toll on Generation Z. As our youngest workers they may have only joined the workforce during or since the pandemic, giving them limited opportunities to experience in person display screen equipment (DSE) assessments, which older workers will have been performing regularly.

### Suggestions for employers

- **Offer flexible working**, such as shorter days, hybrid working, or fewer working days can help an employee manage their condition in a way that enables them to continue working
- **Provide desks, chairs, screens, keyboards and laptop risers from approved supply lists that naturally encourage the appropriate posture** which will in hand prevent MSK symptoms arising
- **Encourage regular physical activity and frequent desk breaks** such as walking meetings, providing guidance on desk-based yoga or lunchtime movement groups
- **Undertake regular ergonomic assessments** of workstations and make reasonable adjustments to help with any MSK issues
- Employees who aren't desk based and who may be on their feet for much of the day, such as teachers, nurses, cleaning and catering staff, **having time to rest, stretch and treat MSK conditions can make the working day much more manageable**
- **Ensure your people have access to the right equipment** for the jobs they're doing. This might include lifts and winches for care work, step ladders for warehouses or trolleys for moving heavy equipment around
- **Facilitate employees managing their own pain** by managing their own time to allow for gentle exercise, hot and cold therapy, stretching or resting. Create an inclusive and supportive culture, that enables colleagues to take the steps they need to manage their condition

### How can Benenden Health help?

**Taking MSK issues seriously and acting quickly helps everybody. Providing access to physiotherapy to address MSK issues can make a big difference.**

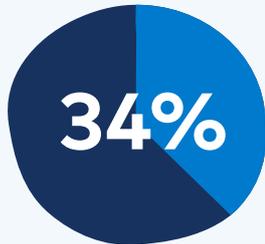
**With Benenden Health, members can request a telephone or video call with a [physiotherapist](#)** who will assess them to find out if they are likely to benefit from the physiotherapy we offer. They'll also determine the best course of treatment, which could be self-guided exercises or face-to-face sessions with a physiotherapist from the Benenden Health network.

# Chronic pain

**Chronic pain is pain that is persistent for longer than 12 weeks, despite medication or treatment.**

It includes conditions like arthritis, headaches or fibromyalgia (muscle pain). For people who have curative surgery, for example a hip replacement operation, their life can return to normal quite quickly following the operation. For others, pain is a constant daily challenge that compromises their quality of life.

An Ipsos survey of UK adults in March 2022 found that around a quarter of people in the UK are living with chronic pain<sup>9</sup>. Within the responses, 66% of people aged 55-75 reported chronic pain that had lasted longer than three months.<sup>10</sup>



**Around 15.5 million people in England (34% of the population) have chronic pain.<sup>10</sup>**

# 1/4

**of people aged 55-75 reported chronic pain that had lasted longer than three months.<sup>10</sup>**

# 66%

**of people in the UK are living with chronic pain.<sup>9</sup>**

## Baby Boomers

Chronic pain is common in this generation and can be a cause of early retirement or reduced working.

33% of Baby Boomers experience chronic pain most days.<sup>10</sup>

## Generation X

Age-related chronic pain is really starting to hit in this generation with 52% reporting chronic pain lasting more than 12 weeks.<sup>10</sup>

Most people with rheumatoid arthritis are diagnosed between the ages of 40 and 60, and around three-quarters of people with rheumatoid arthritis are of working age when they're first diagnosed.<sup>7</sup>

## Millennials

Half of Millennials (50%) have experienced chronic pain lasting more than 12 weeks.<sup>10</sup>

Chronic pain is also a cause of depression and associated mental health problems in this generation (see page 16 – mental health section).

## Generation Z

Around 40% of 16-25 year-olds have experienced chronic pain, including back pain, headaches and joint pain.<sup>10</sup>

Life experiences such as deprivation, social exclusion and being in a marginalised group often strongly influenced whether a young person suffered serious pain for a prolonged period.

### Suggestions for employers

- The right form of physical activity can make a big difference to people who suffer from chronic pain.  
**Provide information on how to be and stay active**, encourage work practices that build physical activity into the working day and support a hybrid working balance to help get employees moving
- To help manage the mental health impacts of chronic pain, alongside signposting to mental health support, **create a culture of openness around pain and illness and an environment that supports the individual needs of employees**
- **Offer a private healthcare plan** to employees. One of the biggest frustrations around chronic pain is not knowing the root cause, so facilitating access to healthcare that leads to diagnosis and treatment can be transformative
- If employees develop new chronic pain conditions or are diagnosed with a pain condition that cannot be cured, they may need to change their duties at work. Employers can help by **agreeing changes to the job or pattern of work and supporting the employee to reskill if a job change is required**
- **Provide access to physiotherapy and mental health support.** Access to both these services can make a huge difference to someone going through a life change such as adapting to a chronic pain condition<sup>11</sup>
- **Keep in touch with employees who require sick leave** for operations or other treatment, discuss the support and agree the necessary adjustments required for when they return to work

### How can Benenden Health help?

**Members of Benenden Health can access our Diagnostic and Treatment services following a referral by a qualified NHS practitioner.**

**The [Benenden Charitable Trust](#) can support current and former members who need adjustments at home due to serious ill health or chronic pain.**

The Trust provides funding for wheelchairs and in-home disability adjustments when a member is experiencing financial hardship due to a health or wellbeing issue.

# Chronic illness

**Chronic illnesses are symptoms or conditions that persist for many weeks, months, years or indefinitely. They don't have a cure and have to be managed, every day, with medication and/or treatment.**

Examples include diabetes, heart disease, asthma, chronic obstructive pulmonary disease (COPD), arthritis, HIV/AIDS, and multiple sclerosis.

**Almost one in five people will be living with a major condition by 2040.**<sup>12</sup>



Patients with these conditions have to learn to manage them over time, but receiving a diagnosis of a chronic health condition can feel devastating at first. Employees need sympathetic leaders. When your life has been turned upside down, the security of work can be a vital touchstone. Legislation is also in place to protect employees under the Discrimination and the Equality Act 2010.

# 25%

**increase in 20-69 year-olds with major illnesses during the decade preceding the pandemic.**

## Baby Boomers

In the UK, half of those diagnosed with diabetes are aged 65 years and over.<sup>13</sup> Diabetes is the leading cause of both renal failure and blindness in people of working age and is the second most common cause of lower limb amputation. Admission to hospital is twice as likely with average length of stay twice as long.

## Generation X

Generation X are more likely to have been raised in a culture where discussing health issues is seen as taboo. Supporting Generation X employees with complex, chronic health conditions takes careful management.

## Millennials

The number of people aged 20–69 years with major illness increased by over a quarter in the decade preceding the pandemic, from 2.4 to 3 million. By 2030 this will increase again, by a sixth.

For Millennials combining managing their own ill health with caring for children or dependent parents means they're being pulled in several directions. Our move to more flexible working (in some industries) in recent years puts businesses at an advantage and empowers employees to manage competing priorities while building loyalty and improving morale.

## Generation Z

By 2040, 19% of those aged 20 years plus are projected to be living with a major condition.<sup>14</sup> That means a huge number of employees in this age group will be dealing with the stress of ill health, the uncertainty of diagnosis and the reality of learning to live with their conditions.

### Suggestions for employers

- **Encouraging flexible working hours and the ethos of self-management** and ownership can help employees manage competing priorities, whether they need to attend appointments regarding their own chronic illness or if they need to support an elder member of their family
- If flexible working hours are unfeasible, **develop a clear sickness policy** that covers things like time off for health appointments, sick pay and access to physical and mental health support. Having clear guidelines will empower managers to support their teams
- **Train managers on the issue of chronic diseases and working conditions**, and how to identify work situations that may cause problems for affected employees. Consider hosting health-based workshops or information sessions where managers and employees can learn more about different health conditions and the adjustments that can make a difference
- **Create a culture of openness around health** through manager training and employee information. Employees should feel confident that if they disclose a chronic illness, they will be able to get the support, sympathy, confidentiality and adjustments they need to enable them to continue working effectively

### How can Benenden Health help?

**For people with chronic health conditions, getting diagnosed and onto a treatment plan that enables them to manage their condition can be transformational.**

**Benenden Health also offer phone and video consultations for GP appointments and physiotherapy, where clinically appropriate, which can be organised to suit the employee and employer.**

For employees who are incapacitated in some way by their illness and struggle with mobility, the Benenden Charitable Trust can step in and fund wheelchairs and adjustments to their homes if they're struggling to afford it.

# Women's health, pregnancy and the menopause

**There's one group of health conditions that are common to almost half the working population - because they are experienced by women.**

It's important to be aware that in this section we're talking about people who were assigned female at birth. These health conditions also apply to some trans men, who may still have female anatomy and hormonal changes.

Across a woman's life cycle, there are varying health conditions. From painful periods, fibroids and endometriosis, to pregnancy, childbirth and the menopause. The health experience of women requires an inclusive health and wellbeing policy that covers all the complexities of women's health.

## What are fibroids?

Non-cancerous growths that develop in or around the womb that cause heavy and painful periods. Fibroids can develop from 16 years-old however, are most common in those aged 30-40.

## What is endometriosis?

When tissue, similar to the lining of the uterus, grows outside the uterus causing severe pelvic pain. Endometriosis affects those of a reproductive age, 15-45 years-old.

## What is the menopause?

When a woman's period stops due to lower hormone levels. The period leading up to this, when women experience hormonal changes and associated symptoms is known as the perimenopause. The average age of menopause is 51 years-old however, perimenopause can begin many years before this.

## Baby Boomers

As women get older, they're more likely to request flexible working, to enable them to provide care for their parents, grandchildren, or spouses. 50-69 year-olds are the most common age group for having caring responsibilities, with one in five being informal carers, most unpaid carers are women.<sup>15</sup>

## Generation X

While the younger members of this generation might still be having babies and raising young children, the older members of this generation are facing the perimenopause and the menopause.

## Millennials

Millennial women are the generation most likely to be having babies, trying to have babies, or deciding they don't want to have babies and dealing with society's expectations at every turn. In the UK, the average age at which women have their first child is 31.<sup>16</sup>

## Generation Z

The average age at which people are having children is rising, but the oldest people in this cohort are now approaching 30. Many will be having babies, thinking about having babies or struggling with their fertility.

Fibroids and endometriosis are most likely to be diagnosed when women are in their 20s.

### Suggestions for employers

- **Offer access to GP and mental health helplines** for those who are suffering and need someone to talk to
- **Provide access to private healthcare** for speedy diagnosis of potential conditions
- **Sign up to be an Endometriosis Friendly Employer**, this will demonstrate your commitment to developing a work environment and culture that enables employees with endometriosis to thrive at work. [Endometriosis UK](#) provides guidance for employers on how to support employees with endometriosis and menstrual health conditions
- **Make sure you have comprehensive and inclusive maternity** and shared parental leave policies to make it easier for your employees to know where they stand
- **Pregnant employees are entitled to reasonable paid time off work** to attend antenatal appointments on the advice of their doctor, midwife or health visitor. Partners who will be taking statutory paternity leave are entitled to 6.5 hours of time off for up to two antenatal appointments (including travel), but this does not have to be paid
- **Every pregnant person should have a workplace risk assessment** and adjustments made if necessary
- **Train line managers on how to deal with women's health issues**, providing specific training and information on women's health will empower managers to support their teams
- **Maintain contact with an employee on maternity leave** to help ease the transition back to work
- **Provide suitable facilities for a breastfeeding employee to rest**, and remember that it's good practice to provide a clean, private room, access to a fridge and time off to express milk
- Employers can help women through the menopause by:
  - **Offering flexible working** such as changing working patterns or working from home
  - **Providing counselling** through the workplace
  - Encouraging more **regular breaks**
  - Allowing **more time to prepare** before meetings, appointments or engagements
  - **Regular, informal conversations** between manager and employee may help employees feel more confident discussing changes in their health, including the menopause. It's important to keep in mind that unless an employee mentions it directly, it's not appropriate to suggest someone is experiencing the menopause

### How can Benenden Health help?

One of the issues for women facing the menopause is lack of clear, reliable information.

The Benenden Health Wellbeing Hub\* includes courses to guide people going through the menopause, through every stage and symptom whilst providing helpful advice on spotting the early signs of the menopause and how to manage symptoms at work.

It also features live events with medical experts who can answer questions and talk about the effect the menopause can have on things like sleep.

\*The Benenden Health Wellbeing Hub is for members only and is accessed via the [Benenden Health App](#).

Understanding health needs

# Mental health

p17 Depression, stress and anxiety

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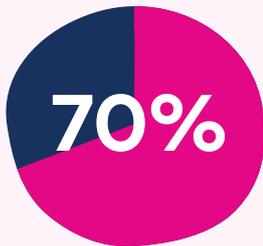
p21 Grief and bereavement



# Depression, stress and anxiety

**As a nation we are starting to feel comfortable being open and transparent about mental health, but we still have a journey to go.**

In 2022, 57% of employees experienced poor mental health at their current employment.<sup>17</sup> Although nearly half of these employees disclosed this with their employer, 8% didn't meaning they either suffered in silence, or perhaps decided to make the move to an alternative place of work.



**70%** of employees say they have experienced poor mental health because of work.<sup>18</sup>

# 57%

**of employees experienced poor mental health at their current employment in 2022.**<sup>17</sup>

# 39%

**of Millennials feel stressed or anxious at work all or most of the time.**<sup>21</sup>

## Baby Boomers

Living with chronic pain and chronic illness is closely associated with poor mental health, particularly depression. The mental health needs of Baby Boomers are substantial in many respects, with 18% reported to have depression or an anxiety disorder. Although they're less likely to identify their own poor mental health, with 60% describing themselves as "mentally healthy", the highest proportion of any generation.<sup>19</sup>

## Generation X

Major life events can take a toll on mental health, Generation X are the generation most likely to be going through a divorce and they may find their mental wellbeing declining.

Risk of suicide in England and Wales is highest among 45-54 year-olds.<sup>20</sup>

## Millennials

Four in ten Millennials (39%) say they feel stressed or anxious at work all or most of the time.<sup>21</sup> The multiple demands on their time can make life feel incredibly difficult. And the sense that they should have a better handle on their lives compared to their younger colleagues can exacerbate mental health issues.

## Generation Z

A 2022 global survey of employees discovered Generation Z respondents were unable to switch off from work at a higher rate than previous generations.<sup>22</sup>

### Suggestions for employers

**Mind found that valued and supported employees are more productive, stay with their organisation for longer and deliver the best outcomes. For every £1 invested in workplace mental health, they identified a £5.30 return in investment.<sup>18</sup>**

Good managers with the right skills to support their teams and the ability to respond compassionately to individual needs can make a huge difference for colleagues struggling with stress, anxiety or depression. Leaders also have an important role in reinforcing positive attitudes, shifting mindsets and influencing organisational culture through modelling positive behaviours. You can:

- **Produce, implement and communicate a mental health at work plan** that promotes good mental health of all employees and outlines the support available for those who may need it
- **Develop mental health awareness among employees** by making information, tools and support accessible
- **Offer appropriate workplace adjustments** to employees who require them
- **Provide employees with good working conditions** and ensure they have a healthy work life balance and opportunities for development
- **Provide specific mental health management training** to managers so they can effectively support employees
- **Employ and/or train mental health first aiders** and communicate their availability effectively to all employees
- **Invest in an external, confidential mental health support service**

### How can Benenden Health help?

**While mental health conditions are more common and we're getting more open about them, having a secure, confidential mental health support service can give employees a safe outlet to talk about their mental health.**

**The Benenden Health [24/7 Mental Health Helpline](#) and [Wellbeing Hub](#) are available to members and feature advice on mental health issues such as stress and anxiety.**

# Sleep

**Almost one in five people in the UK aren't getting enough sleep<sup>23</sup> due to various reasons. Money worries negatively impact 25% of the UK's sleep and 37% feel work reduces the control they have over their sleep.**

Ensuring employees have enough rest really does matter. 207,000 working days are lost in the UK every year to insufficient sleep with an estimated annual cost to the UK of around £50bn.

Lack of sleep also has serious physical implications. Sleep deprivation increases the risk of developing diseases such as obesity, type 2 diabetes, cardiovascular disease, anxiety, depression and Alzheimer's disease.<sup>24</sup>

# 37%

**of UK adults feel work reduces the control they have over their sleep.**

# 25%

**say money worries negatively impact their sleep.**

# £50bn

**The estimated cost of days lost to insufficient sleep in the UK.**

## Baby Boomers

Hormonal changes along with mental and physical health conditions can interfere with sleep as we age. Conditions that commonly affect sleep in older people include depression, anxiety, heart disease, diabetes, and conditions that cause discomfort and pain, such as arthritis. Taking multiple medications and their side effects also contribute to lack of sleep.

## Generation X

With multiple demands on their time, financial pressure and worries about dependent children and parents can make sleep particularly difficult for Generation X.

## Millennials

Between working their main job, their side hustle and raising a family, Millennials are struggling to adhere to the recommended average sleeping time.

## Generation Z

Younger members of Generation Z are more likely to live in insecure housing, and have less disposable income to spend on items that will support a good sleep, such as blackout curtains.

### Suggestions for employers

- **Work with employees to best understand** how they can ease the impacts of international travel, night work, irregular working patterns or driving for work
- **Include travel time for work trips within working hours** and allow employees time to recover from jet lag
- **Limit driving hours**, regulate breaks and ensure drivers who are away overnight have somewhere comfortable to sleep
- **Provide training for managers** in how to have open and constructive health conversations with employees
- **Empower managers to make the necessary adjustments** to enable employees to work safely and effectively
- **Educate leaders and managers** on how to spot the signs of poor sleep

### How can Benenden Health help?

**Reducing stress and promoting calm at bedtime can really help people get to sleep and stay asleep.**

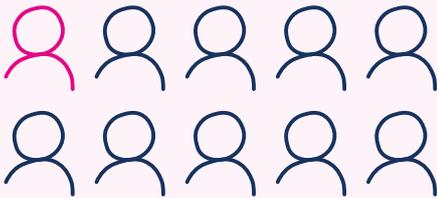
**The Be Calm section of the Wellbeing Hub**, available to members on the **Benenden Health App**, features resources such as meditations to help members get a better night's sleep and the **24/7 Mental Health Helpline** can help employees who have something on their mind.

# Grief and bereavement

**Bereavement is a universal experience, but one we all have at different life stages.**

At any one point in time one in ten employees are affected by bereavement and it's been identified as a major life event that can cause or exacerbate mental health conditions.

**1/10** employees are affected by bereavement.



**24%**

**of UK adults first experienced bereavement when they were aged just 10 or under.**

## Baby Boomers

Baby Boomers are more likely to suffer the death of a loved one, spouse, adult child or friend than younger generations. Almost all will be orphaned by the time they reach the age of the oldest members of their generation. Increasingly, they'll be isolated as loved ones die and they may come to experience a greater fear of their own death.

## Generation X

Bereavement and its care are particularly relevant to older adults. One study found that over 70% of older adults experienced bereavement in a 2.5 year period. Spousal loss is very common, but deaths of friends or non-spousal relatives (especially siblings) may account for the greatest proportion of losses among older adults.

## Millennials

Millennials are the most likely to suffer the loss of a child. Stillbirth and sudden infant death are unthinkable bereavements, but one in every 250 pregnancies ends in stillbirth in the UK and one in five ends in miscarriage. For all parents, dealing with the death of a baby is a difficult time and requires sympathy and understanding.<sup>25</sup>

## Generation Z

A quarter of UK adults first experienced bereavement when they were aged just 10 or under (24%). The average age we first suffer a bereavement of someone we're close to is 20, with the death of a close relative or friend being half of UK adults' first recollection of experiencing death (47%).<sup>26</sup>

### Suggestions for employers

In the first few days after a death, it's important to communicate with your employee. When you get in touch, it's good practice to ask:

- **How they are**
- **How they'd like to be contacted** and how often while they're off (e.g. phone or email)
- **If they want you to let others know** about the death
- **If they want to be contacted by others** from work, to offer their support or condolences
- **If they need any information or support** from you, and signpost to any support that's available to them
- **If they've thought about returning** to work, if appropriate
- **Be careful not to pressure them** into making any decisions before they're ready
- **Avoid the use of euphemisms**, such as "passed away"
- **If an employee has suffered a stillbirth or a young child has died, be conscious of any medical reviews or investigations** and be sympathetic if other employees are pregnant. Baby loss charity, **Sands**, provides a wealth of specific advice
- **Train managers in how to have good, empathetic conversations** with employees, so they build confidence when dealing with a bereavement
- **Provide training for managers** in how to have open, constructive and supportive conversations with employees
- **Empower managers to make the necessary adjustments** to enable employees to work safely and effectively

### How can Benenden Health help?

While some people are able to draw comfort from those around them following a bereavement, others will find it more helpful to talk to a trained professional who can guide them through their grief.

The Benenden Health [Mental Health Helpline](#) is available to members 24 hours a day and can direct members to structured wellbeing counselling when it's clinically appropriate.

Understanding health needs

# Financial health

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# Cost of living, rent and housing

**The impact of the cost of living is leaving people feeling less financially and housing secure. With more people living pay check to pay check, this is causing increased anxiety and dissatisfaction.**

## Baby Boomers

Almost two thirds of Baby Boomers have seen a drop in their disposable income. This is making it harder for them to save.<sup>27</sup>

## Generation X

Recent mortgage rate rises have been financially crippling for this generation who typically also have a family to support.

## Millennials

Millennials worry that a potential economic recession will hamper their ability to ask for much needed pay increases, continue pushing for flexibility, or find new jobs.<sup>28</sup>

## Generation Z

This generation has the lowest financial security. They're less likely to own their own home.<sup>29</sup> The 2021 national Census revealed that the percentage of 20-24 year-olds living in the family home has risen 45% in the last 10 years.

# 2/3

**Baby Boomers have seen a drop in their disposable income.<sup>27</sup>**

## Suggestions for employers

One in four employees say money worries impact their ability to do their job.<sup>30</sup> While employers can't necessarily give everyone the pay rises they would need to transform their financial circumstances, there are steps you can take:

- **Provide debt advice/counselling**
- **Alert staff to financial scams**
- **Offer staff access to free financial education**, guidance, or advice
- **Offer discounted shopping**, leisure and hospitality and insurance
- **Offer interest-free welfare loans** for financial hardship

## How can Benenden Health help?

**Financial hardship can leave people feeling powerless, worthless and as though their efforts in work have no value.**

Getting help with financial planning, understanding benefits and what they might be entitled to can be a useful way of putting the power back in their hands.

**The Benenden Health [Mental Health Support](#) includes signposting for legal and financial concerns.**

# Pensions

Different generations have very different expectations of pensions.

## Baby Boomers

One in five people in this age group say they'll be unable to meet future financial needs in old age. A rise in private renting means fewer people will be able to rely on housing assets to fund old age.<sup>31</sup>

**1/5** are unable to meet future financial needs in old age.



## Generation X

Research from April 2022 reveals that 53% of Generation X fear they won't have enough income to survive financially when they stop working.

## Millennials

12% of Millennials feel they won't be able to live comfortably in retirement.

## Generation Z

Only 17% of under 28 year-olds expect to use the State Pension to fund their retirement with 39% believing they should provide financial support for their parents if they need it.<sup>32</sup>

**12%**

of Millennials feel they won't be able to live comfortably in retirement.

## Suggestions for employers

- **Employers have to provide a workplace pension**, though individual employees can opt out
- As an employer, you have a great deal of influence over your employees. **Providing comprehensive financial education**, including pension information, can help your people feel empowered and well informed, leading to good financial choices

## How can Benenden Health help?

Although at Benenden Health we aren't financial advisers, we are health experts and understand that financial concerns, like pensions, can have a negative impact on our health.

The [Benenden Charitable Trust](#) and our [Care Planning and Social Care Advice](#) team can support members whose parents may need to go into assisted living or a care home.

As always, our [24/7 Mental Health Helpline](#) is always available for our members who may need to chat with someone regarding their concerns and how they can manage any associated stress.

The Mental Health Helpline also has debt specialists to support members through financial crisis.

# Poverty and nutrition

In 2021, 20% of the UK were in poverty. Of these, 7.9 million were working age adults.

## Baby Boomers

Malnutrition affects more than 10% of people over the age of 65.

## Generation X

Almost 20% of 45-54 year-olds report their health as less than good as a result of poverty, the biggest proportion of any age group.<sup>33</sup>

## Millennials

While Millennials are typically more health-focused, with the cost of living rising it's becoming a challenge for this generation to keep up to good health.

## Generation Z

Generation Z have the lowest disposable income and the least life experience. They have either just left school, college or university and have little experience of managing budgets.

# 10%

of people over 65 are affected by malnutrition.

## Suggestions for employers

- **Making it easy for employees to bring their own food** can make a huge difference for people at work. Providing a fridge to store food, a microwave to heat food and washing up facilities enables working people to manage their money when it comes to what they eat
- **Paid breaks** also give employees the time they need to rest and eat
- **Where workplaces have a culture of bringing in food on celebration days, it's worth looking at different ways of celebrating.** Those who are struggling to feed their own family will particularly struggle to join in, drawing attention to their financial situation
- If your business is in a position to provide or even **subsidise food for your employees, make sure your options are nutritious** and cater for different dietary needs

## How can Benenden Health help?

**Learning how to eat a balanced, nutritious diet on a limited income is a high-value life skill.**

The Wellbeing Hub on the [Benenden Health App](#) contains information on nutrition and healthy recipes for members.

# Parenting and finances

**Caring responsibilities and the lack of societal childcare support creates an economic struggle for parents, particularly single ones.**

## Baby Boomers

May still be financially supporting their offspring at university, housing young adult children or contributing to the costs of raising their grandchildren.

## Generation X

The Child Poverty Action group says it costs almost £160,000 for couples and £200,000 for lone parents to raise a child from birth to 18. As living costs continue to outstrip wage growth.

## Millennials

The average cost of a childcare place for a child under two, in the UK, is over £7,000 per year,<sup>34</sup> more than a quarter of the average UK full-time salary.

## Generation Z

Half of women are now childless when they reach 30 and 46% don't plan on having kids at all.

# 46%

**of Generation Z women don't plan on having kids.**

## Suggestions for employers

- **Demonstrate you have trust in your employees** by offering flexible working arrangements to meet their working-parent needs
- **Consider a child support and financial wellbeing support programme.** Research conducted in January 2023 found that over half of employees would be more likely to stay at their job longer if their employer offered this support<sup>35</sup>
- **Be approachable and sympathetic** in parental circumstantial issues i.e. an employee's child being off school because they're sick, being supportive of working-parents can pay dividends in loyalty and retention

## How can Benenden Health help?

**Benenden Health members can use the [Benenden Health App](#),** giving them access to webinars on a multitude of topics, from parenting and finances to heart health.

We also offer support to members via our Neurodiversity and Disability Advice Service for parents/carers with children that have neurodiverse or disability needs.

Introducing Benenden Health

Whatever  
your business,  
at Benenden Health  
we've got you



## Introducing Benenden Health

# With affordable private healthcare for everyone

**We believe private healthcare doesn't have to be expensive or exclusive. With us, it can be a benefit the whole business enjoys, not just the bosses.**

When you join, every employee gets access to 24/7 GP and Mental Health helplines, plus speedy access to physio, medical diagnostics and treatment for just £15.50 per person, per month. There are no exclusions to joining, and no hidden costs. So you can get peace of mind and support the wellbeing of your whole workforce.

Because what really makes us different is that we're run for our members, and everything we do is for our member community.

We're not about private healthcare for the few – but for the many.

**That's what makes it healthcare done different.**

Trusted by brands such as:

**easyJet**



**Danske Bank**

**McCann**

**Lowell**



**We're an award-winning company and highly rated on Trustpilot.com**



## Benenden Health

# Benenden Healthcare for Business

We offer employees access to the following benefits from day one of membership:



24/7 GP Helpline



Physiotherapy



24/7 Mental Health Helpline



Mental Health Support



Care Planning and Social Care Advice



Cancer Support



Private Medical Diagnostics



TB Treatment



Private Medical Treatment



Benenden Health App



Rewards and Discounts

Speak to our friendly team today to find out more about our products and how we could help you to support your employees' health and wellbeing.



**0808 301 7976**



**[sales.support@benenden.co.uk](mailto:sales.support@benenden.co.uk)**



**[www.benenden.co.uk/business](http://www.benenden.co.uk/business)**

Benenden Health is a trading name of The Benenden Healthcare Society Limited. Healthcare for Business is offered by The Benenden Healthcare Society Limited, which is an incorporated Friendly Society, registered under the Friendly Societies Act 1992, registered number 480F. The Society's contractual business (the provision of tuberculosis benefit) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, (Financial Services Register number 205351). Verify our registration at [register.fca.org.uk](http://register.fca.org.uk). The remainder of the Society's business is undertaken on a discretionary basis. Registered Office: Holgate Park Drive, York, YO26 4GG.

# Appendix

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